

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.☐ Valuation of Security☐ Assumption of Executory Contract or Unexpired Lease☐ Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT
District of New Jersey**In Re: Keith E. Jackson
Nancy E. Jackson

Case No.: 21-14108

Judge: VFP

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS - AMENDED☐ Original☒ Modified/Notice Required

Date:

February 24,
2022☐ Motions Included☐ Modified/No Notice RequiredTHE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE.**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☒ DOES ☐ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY

SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney RLL Initial Debtor: KEJ Initial Co-Debtor NEJ

Part 1: Payment and Length of Plan

- a. The debtor shall pay 837.00 Monthly* to the Chapter 13 Trustee, starting on June 1, 2021 for approximately 60 months.
- b. The debtor shall make plan payments to the Trustee from the following sources:
- ☒ Future Earnings
 - ☐ Other sources of funding (describe source, amount and date when funds are available):
- c. Use of real property to satisfy plan obligations:
- ☐ Sale of real property
Description:
Proposed date for completion: _____
 - ☐ Refinance of real property:
Description:
Proposed date for completion: _____
 - ☐ Loan modification with respect to mortgage encumbering property:
Description:
Proposed date for completion: _____
- d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.
- e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection

☒ NONE

- a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).
- b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Russell L. Low 4745	Attorney Fees	3,750.00

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:
- ☒ None
 - ☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim

pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
MEB Loan Trust II	572 3rd Avenue Elizabeth, NJ 07202 Union County	18,913.96	0.00	18,913.96	533.74
SPS	572 3rd Avenue Elizabeth, NJ 07202 Union County	18,568.58	0.00	18,568.58	340.86

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
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-NONE-							
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2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ■ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
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f. Secured Claims Unaffected by the Plan ■ NONE

The following secured claims are unaffected by the Plan:

Creditor

g. Secured Claims to be Paid in Full Through the Plan ■ NONE

Creditor	Collateral	Total Amount to be Paid through the Plan
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Part 5: Unsecured Claims ■ NONE

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

☐ Not less than \$_____ to be distributed *pro rata*

☒ Not less than 100 percent

☐ *Pro Rata* distribution from any remaining funds

b. **Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
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Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
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Part 7: Motions ☒ NONE

NOTE: All plans containing motions must be served on all affected lienholders, together with local

form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). ■ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ■ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
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c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ■ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
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Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- Upon Confirmation
□ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Lease Arrearages
- 5) Priority Claims
- 6) General Unsecured Claims

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☒ NONE

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: October 6, 2021.

Explain below why the plan is being modified:

The Debtors applied for a loan modification however, the loan modifications for both secured creditors were denied. Therefore, the debtor will continue to pay the arrears through the Chapter 13 Plan.

Explain below how the plan is being modified:

The loan modification language was removed from the Chapter 13 plan.

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☐ NONE

☒ Explain here:

*This plan is a step plan or has lumpsum payments as follows: \$837.00 per month for 16 months, then \$1,482.62 per month for 44 months

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: February 24, 2022

/s/ Keith E. Jackson

Keith E. Jackson

Debtor

Date: February 24, 2022

/s/ Nancy E. Jackson

Nancy E. Jackson

Joint Debtor

Date: February 24, 2022

/s/ Russell L. Low

Russell L. Low 4745

Attorney for the Debtor(s)

In re:
Keith E Jackson
Nancy E Jackson
Debtors

Case No. 21-14108-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Feb 25, 2022

User: admin
Form ID: pdf901

Page 1 of 4
Total Noticed: 55

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 27, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Keith E Jackson, Nancy E Jackson, 572 3rd Avenue, Elizabeth, NJ 07202-3932
519214065	+ AES/PHEAA, ATTN: BANKRUPTCY, PO BOX 2461, HARRISBURG, PA 17105-2461
519214066	+ ATLANTICFCU, P.O. BOX 618, KENILWORTH, NJ 07033-0618
519214067	+ ATLANTIC FEDERAL CRED, P.O. BOX 618, KENILWORTH, NJ 07033-0618
519214075	+ BANK OF AMERICA, ATTN: BANKRUPTCY NC4-105-02-77, PO BOX 26012, GREENSBORO, NC 27420-6012
519214076	+ BANK OF AMERICA, ATTN: BANKRUPTCY, 4909 SAVARESE CIRCLE, TAMPA, FL 33634-2413
519214073	++ BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 address filed with court:, BANK OF AMERICA, ATTN: BANKRUPTCY, PO BOX 982234, EL PASO, TX 79998
519214095	+ FIRST CREDIT SERVICES, ATTN: BANKRUPTCY, PO BOX 55 3 SCILES AVE, PISCATAWAY, NJ 08855-0055
519214100	+ MEB Loan Trust II, c/o Specialized Loan Serving LLC, 6200 S. Quebec Street, Englewood, CO 80111-4720
519246747	+ MEB Loan Trust II, c/o Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720
519257938	MEB Loan Trust IV, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City UT 84165-0250
519214099	McCalla Rymer Leibert Pierce, LLC, 485F US Highway 1 South, Suite 300, Iselin, NJ 08830-3072
519214112	+ SPS, PO Box 65250, Salt Lake City, UT 84165-0250
519299790	++ TRINITAS REGIONAL MEDICAL CENTER, ATTN TONI LOGIUDICE, 225 WILLIAMSON STREET, ELIZABETH NJ 07202-3625 address filed with court:, TRINITAS REGIONAL MEDICAL CENTER, 225 WILLIAMSON ST, ELIZABETH, NJ 07202

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 25 2022 20:32:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Feb 25 2022 20:32:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/PDF: gecsed@recoverycorp.com	Feb 25 2022 20:35:58	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
519214070	+ Email/Text: bk@avant.com	Feb 25 2022 20:32:00	AVANT, ATTN: BANKRUPTCY, PO BOX 9183380, CHICAGO, IL 60691-3380
519214071	+ Email/Text: hildaris.burgos@popular.com	Feb 25 2022 20:32:00	BANCO POPULAR DE PUERTO RICO, ATTN: BANKRUPTCY, PO BOX 362708, SAN JUAN, PR 00936-2708
519214079	+ Email/Text: BarclaysBankDelaware@tsico.com	Feb 25 2022 20:32:00	BARCLAYS BANK DELAWARE, ATTN: BANKRUPTCY, PO BOX 8801, WILMINGTON, DE 19899-8801
519214081	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 25 2022 20:35:46	CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
519214086	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 25 2022 20:35:36	CITI/SEARS, CITIBANK/CENTRALIZED BANKRUPTCY, PO BOX 790034, ST LOUIS, MO 63179-0034

District/off: 0312-2

User: admin

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Date Rcvd: Feb 25, 2022

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Total Noticed: 55

519214087	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 25 2022 20:32:00	COMENITY BANK/VICTORIA SECRET, ATTN: BANKRUPTCY, PO BOX 182125, COLUMBUS, OH 43218-2125
519214088	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 25 2022 20:32:00	COMENITYBANK/VENUS, ATTN: BANKRUPTCY DEPT, PO BOX 182273, COLUMBUS, OH 43218-2273
519214089	+ Email/Text: BKPT@cfna.com	Feb 25 2022 20:32:00	CREDIT FIRST NATIONAL ASSOCIATION, ATTN: BANKRUPTCY, PO BOX 81315, CLEVELAND, OH 44181-0315
519214091	+ Email/PDF: creditonebknotifications@resurgent.com	Feb 25 2022 20:35:47	CREDIT ONE BANK, ATTN: BANKRUPTCY DEPARTMENT, PO BOX 98873, LAS VEGAS, NV 89193-8873
519229057	+ Email/PDF: ebn_ais@aisinfo.com	Feb 25 2022 20:35:37	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519214092	+ Email/Text: mrdiscen@discover.com	Feb 25 2022 20:32:00	DISCOVER FINANCIAL, ATTN: BANKRUPTCY, PO BOX 3025, NEW ALBANY, OH 43054-3025
519214093	+ Email/Text: bnc-bluestem@quantum3group.com	Feb 25 2022 20:32:00	FINGERHUT, ATTN: BANKRUPTCY, 6250 RIDGEWOOD ROAD, SAINT CLOUD, MN 56303-0820
519214096	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Feb 25 2022 20:32:00	GENESIS BC/CELTIC BANK, ATTN: BANKRUPTCY, PO BOX 4477, BEAVERTON, OR 97076-4401
519214097	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Feb 25 2022 20:32:00	GENESIS FS CARD SERVICES, ATTN: BANKRUPTCY, PO BOX 4477, BEAVERTON, OR 97076-4401
519214098	Email/Text: krivera@leadersfc.com	Feb 25 2022 20:32:00	LEADERS FINANCIAL COMPANY, ATTN: BANKRUPTCY, 21 COMMERCE DR. SUITE 101, CRANFORD, NJ 07016
519223396	Email/PDF: resurgentbknotifications@resurgent.com	Feb 25 2022 20:35:33	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519214101	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 25 2022 20:32:00	MIDLAND FUND, ATTN: BANKRUPTCY, 350 CAMINO DE LA REINE STE 100, SAN DIEGO, CA 92108-3007
519214103	Email/Text: ml-ebn@missionlane.com	Feb 25 2022 20:32:00	MISSION LANE LLC, ATTN: BANKRUPTCY NOTICE, 237 KERNY ST #197, SAN FRANCISCO, CA 94108
519237872	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 25 2022 20:32:00	Midland Credit Management, Inc., PO BOX 2037, Warren MI 48090-2037
519214107	+ Email/Text: BKEBN-Notifications@ocwen.com	Feb 25 2022 20:32:00	OCWEN LOAN SERVICING, LLC, 1661 WORTHINGTON ROAD, SUITE 100, WEST PALM BEACH, FL 33409-6493
519214108	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 25 2022 20:35:49	OLLO CARD SERVICES, ATTN: BANKRUPTCY, PO BOX 9222, OLD BETHPAGE, NY 11804-9222
519270296	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 25 2022 20:35:50	Portfolio Recovery Associates, LLC, c/o Amazon, POB 41067, Norfolk VA 23541
519255377	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 25 2022 20:35:33	Portfolio Recovery Associates, LLC, c/o Barclays Bank Delaware, POB 41067, Norfolk VA 23541
519270274	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 25 2022 20:35:33	Portfolio Recovery Associates, LLC, c/o Tjx, POB 41067, Norfolk VA 23541
519265342	Email/Text: bnc-quantum@quantum3group.com	Feb 25 2022 20:32:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
519214110	+ Email/PDF: resurgentbknotifications@resurgent.com	Feb 25 2022 20:35:33	RESURGENT CAPITAL SERVICES, ATTN: BANKRUPTCY, POB 10497, GREENVILLE, SC 29603-0497

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519214111	+ Email/Text: DeftBkr@santander.us	Feb 25 2022 20:32:00	SANTANDER BANK, ATTN: BANKRUPTCY, 10-64-38-FD7 601 PENN ST, READING, PA 19601-3563
519214113	+ Email/PDF: gecsedl@recoverycorp.com	Feb 25 2022 20:35:31	SYNCB/ELECTRONICS EXPO, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
519214114	+ Email/PDF: gecsedl@recoverycorp.com	Feb 25 2022 20:35:59	SYNCB/TOYS R US, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
519214115	+ Email/PDF: gecsedl@recoverycorp.com	Feb 25 2022 20:35:31	SYNCHRONY BANK / HH GREGG, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
519214116	+ Email/PDF: gecsedl@recoverycorp.com	Feb 25 2022 20:35:58	SYNCHRONY BANK/AMAZON, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
519214117	+ Email/PDF: gecsedl@recoverycorp.com	Feb 25 2022 20:35:59	SYNCHRONY BANK/FLEX LC, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
519214118	+ Email/PDF: gecsedl@recoverycorp.com	Feb 25 2022 20:35:31	SYNCHRONY BANK/SAMS, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
519214119	+ Email/PDF: gecsedl@recoverycorp.com	Feb 25 2022 20:35:59	SYNCHRONY BANK/TJX, ATTN: BANKRUPTCY, PO BOX 965064, ORLANDO, FL 32896-5064
519214120	+ Email/PDF: gecsedl@recoverycorp.com	Feb 25 2022 20:35:31	SYNCHRONY BANK/TJX, ATTN: BANKRUPTCY DEPT, PO BOX 965064, ORLANDO, FL 32896-5064
519214121	+ Email/PDF: gecsedl@recoverycorp.com	Feb 25 2022 20:35:31	SYNCHRONY BANK/WALMART, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
519261648	+ Email/Text: DeftBkr@santander.us	Feb 25 2022 20:32:00	Santander Bank, N.A., 450 Penn St, MC: PA-450-COL1, Reading, PA 19602-1011
519215876	+ Email/PDF: gecsedl@recoverycorp.com	Feb 25 2022 20:35:46	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 41

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519214105		NEW COMMUNITY FCU
519214106		NEW COMMUNITY FCU
519214069	*+	ATLANTIC FEDERAL CRED, P.O. BOX 618, KENILWORTH, NJ 07033-0618
519214068	*+	ATLANTIC FEDERAL CRED, P.O. BOX 618, KENILWORTH, NJ 07033-0618
519214072	*+	BANCO POPULAR DE PUERTO RICO, ATTN: BANKRUPTCY, PO BOX 362708, SAN JUAN, PR 00936-2708
519214074	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court:, BANK OF AMERICA, ATTN: BANKRUPTCY, PO BOX 982234, EL PASO, TX 79998
519214077	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court:, BANK OF AMERICA, ATTN: BANKRUPTCY, PO BOX 982234, EL PASO, TX 79998
519214078	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court:, BANK OF AMERICA, ATTN: BANKRUPTCY, PO BOX 982234, EL PASO, TX 79998
519214080	*+	BARCLAYS BANK DELAWARE, ATTN: BANKRUPTCY, PO BOX 8801, WILMINGTON, DE 19899-8801
519214082	*+	CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
519214083	*+	CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
519214084	*+	CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
519214085	*+	CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
519214090	*+	CREDIT FIRST NATIONAL ASSOCIATION, ATTN: BANKRUPTCY, PO BOX 81315, CLEVELAND, OH 44181-0315
519214094	*+	FINGERHUT, ATTN: BANKRUPTCY, 6250 RIDGEWOOD ROAD, SAINT CLOUD, MN 56303-0820

District/off: 0312-2

User: admin

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Date Rcvd: Feb 25, 2022

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Total Noticed: 55

519214102	*+	MIDLAND FUND, ATTN: BANKRUPTCY, 350 CAMINO DE LA REINE STE 100, SAN DIEGO, CA 92108-3007
519214104	*P++	MISSION LANE LLC, PO BOX 105286, ATLANTA GA 30348-5286, address filed with court:, MISSION LANE LLC, ATTN: BANKRUPTCY NOTICE, 237 KERNY ST #197, SAN FRANCISCO, CA 94108
519214109	*+	OLLO CARD SERVICES, ATTN: BANKRUPTCY, PO BOX 9222, OLD BETHPAGE, NY 11804-9222

TOTAL: 2 Undeliverable, 16 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 27, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 24, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor MEB Loan Trust IV dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Gavin Stewart	on behalf of Creditor Specialized Loan Servicing LLC, as servicing agent for MEB Loan Trust II bk@stewartlegalgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Russell L. Low	on behalf of Debtor Keith E Jackson ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com
Russell L. Low	on behalf of Joint Debtor Nancy E Jackson ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6